

DAFTAR PUSTAKA

- Agarwal, S., Qian, W., Ren, Y., Tsai, H.-T., & Yeung, B. Y. (2020). The real impact of FinTech: Evidence from mobile payment technology. *Available at SSRN* 3556340.
- Ahmed Moon, M., Hassan Rasool, & Saman. (2015). Personality and Irregular Buying Behavior: Adaptation and Validation of Core Self Evaluation Personality Trait Model in Consumer Impulsive and Compulsive Buying Behavior. *Journal of Marketing and Consumer Research Wwww.Iiste.Org ISSN*, 15, 34–38. www.iiste.org
- Aisjah, S. (2024). Intention to use buy-now-pay-later payment system among university students: a combination of financial parenting, financial self-efficacy, and social media intensity. *Cogent Social Sciences*, 10(1). <https://doi.org/10.1080/23311886.2024.2306705>
- Albeerdy, M. I., & Gharlegghi, B. (2015). Determinants of the financial literacy among college students in Malaysia. *International Journal of Business Administration*, 6(3), 15–24.
- Amin, N. F., Garancang, S., & Abunawas, K. (2023). Konsep Umum Populasi dan Sampel dalam Penelitian. *PILAR*, 14(1), 15–31.
- Anisa, N. A., Arifin, S., Setyowati, L., Hidayah, N., & Megasari, A. D. (2020). Financial Literacy on Impulsive Buying Behavior in Y Generation. *Quantitative Economics and Management Studies*, 1(1), 70–75. <https://doi.org/10.35877/454ri.qems80>
- Asosiasi Fintech Indonesia. (2019). *Handbook Fintech untuk Keuangan Pribadi*. Jakarta: Asosiasi Fintech Indonesia. https://scholar.google.com/scholar?hl=id&as_sdt=0%2C5&q=Handbook+Fintech+untuk+Keuangan+Pribadi+&btnG=
- Atari, R., & Soleha, E. (2023). Pengaruh Financial Literacy, Lotus of Control, dan Self Efficacy terhadap Financial Behavior. *JPEKA: Jurnal Pendidikan*

Ekonomi, Manajemen Dan Keuangan, 7(1), 1–17.

Atkinson, A., & Messy, F.-A. (2012). Measuring Financial Literacy: Results of the OECD. *OECD Working Papers on Finance, Insurance and Private Pensions*, 44(2), 296–316.

Aulia, T. N., Suryadi, E., & Safitri, H. (2023). Pengaruh Penggunaan E-Wallet dan Literasi Keuangan Terhadap Perilaku Pembelian Impulsif. *Owner*, 7(3), 2010–2020. <https://doi.org/10.33395/owner.v7i3.1601>

Ayuningtyas, M. E., & Irawan, A. (2021). The influence of financial literacy on bandung generation z consumers impulsive buying behavior with self-control as mediating variable. *Advanced International Journal of Business, Entrepreneurship and SMEs*, 3(9), 155–171. <http://www.aijbes.com/PDF/AIJBES-2021-09-09-13.pdf>

Azizeh, N., Widyastuti, U., & Yusuf, M. (2022). Determinant of Financial Management Behavior and Impact on Financial Satisfaction in Generation Z. *Jurnal Dinamika Manajemen Dan Bisnis*, 5(2), 57–76. <https://doi.org/10.21009/jdmb.05.2.4>

Baiq Fitri Arianti, & Khoirunnisa Azzahra. (2020). Faktor - Faktor Yang Mempengaruhi Literasi Keuangan : Studi Kasus UMKM Kota Tangerang Selatan. *Jurnal Manajemen Dan Keuangan*, 9(2), 156–171. <https://doi.org/10.33059/jmk.v9i2.2635>

Bandura, A. (1977). Self-efficacy: toward a unifying theory of behavioral change. *Psychological Review*, 84(2), 191.

Bandura, A. (1986). The explanatory and predictive scope of self-efficacy theory. *Journal of Social and Clinical Psychology*, 4(3), 359–373.

Bandura, A. (1999). Social cognitive theory of personality. *Handbook of Personality*, 2(1), 154–196.

Bandura, A., Weiner, I. B., & Craighead, W. E. (2010). The Corsini encyclopedia

of psychology. *Published Online*, 30.

Bastian, R. (2020). Pengaruh sosialisasi dalam keluarga terhadap perkembangan sosial anak usia dini di masyarakat desa koto lamo sumatera barat. *Indonesian Journal Of Adult and Community Education*, 2(1), 16–25.

Bayley, G., & Nancarrow, C. (1998). Impulse purchasing: a qualitative exploration of the phenomenon. *Qualitative Market Research: An International Journal*, 1(2), 99–114.

Betz, N. E. (2007). Career self-efficacy: Exemplary recent research and emerging directions. *Journal of Career Assessment*, 15(4), 403–422.
<https://doi.org/10.1177/1069072707305759>

CHONG, K. F., SABRI, M. F., MAGLI, A. S., ABD RAHIM, H., MOKHTAR, N., & OTHMAN, M. A. (2021). The effects of financial literacy, self-efficacy and self-coping on financial behavior of emerging adults. *The Journal of Asian Finance, Economics and Business*, 8(3), 905–915.

Collier, J. E. (2020). Applied Structural Equation Modeling Using AMOS. *Applied Structural Equation Modeling Using AMOS*.
<https://doi.org/10.4324/9781003018414>

Curran, M. A., Parrott, E., Ahn, S. Y., Serido, J., & Shim, S. (2018). Young Adults' Life Outcomes and Well-Being: Perceived Financial Socialization from Parents, the Romantic Partner, and Young Adults' Own Financial Behaviors. *Journal of Family and Economic Issues*, 39(3), 445–456.
<https://doi.org/10.1007/s10834-018-9572-9>

Dai, R. M., Kostini, N., & Tresna, P. W. (2021). The Influence of Financial Attitude and Financial literacy on Behavioral Finance: A Study on Leading Small and Medium Enterprises in Cimahi City, Indonesia. *Review of Integrative Business and Economics Research*, 10(1), 322–329.

Danes, S. M. (1994). Parental perceptions of children's financial socialization. *Journal of Financial Counseling and Planning*, 5, 127–149.

- Denia, R. (2023). *Pengaruh sales promotion dan hedonic shopping terhadap impulse buying behavior melalui positive emotion pada pengguna e-commerce di Jabodetabek.*
- Farida, M. N., Soesatyo, Y., & Aji, T. S. (2021). Influence of financial literacy and use of financial technology on financial satisfaction through financial behavior. *International Journal of Education and Literacy Studies*, 9(1), 86–95.
- Ghosh, S., & V. (2017). *What constrains financial inclusion for women? Evidence from Indian Micro data. World Development.*
- Ghosh, P., Vallee, B., & Zeng, Y. (2022). FinTech lending and cashless payments. *Proceedings of Paris December 2021 Finance Meeting EUROFIDAI-ESSEC.*
- Gobble, M. M. (2018). Digitalization, digitization, and innovation. *Research-Technology Management*, 61(4), 56–59.
- Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the fintech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. *Journal of Management Information Systems*, 35(1), 220–265.
- Gong, X., Ye, Z., Liu, K., & Wu, N. (2020). The effects of live platform exterior design on sustainable impulse buying: exploring the mechanisms of self-efficacy and psychological ownership. *Sustainability*, 12(6), 2406.
- Green, M. G., & Piel, J. A. (2009). *Theories of human development: A comparative approach.* Psychology Press.
- Gudmunson, C. G., & Danes, S. M. (2011). Family Financial Socialization: Theory and Critical Review. *Journal of Family and Economic Issues*, 32(4), 644–667. <https://doi.org/10.1007/s10834-011-9275-y>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. (2019). The Great Facilitator. In *The Great Facilitator*. https://doi.org/10.1007/978-3-030-06031-2_1

- Hanipah. (2022). *Analisis Faktor-Faktor yang Mempengaruhi Niat Menggunakan Paylater pada Generasi Milenial di JABODETABEK*.
- Hestin Utari, P. (2024). Pengguna Paylater di Indonesia 13,4 Juta Orang, Jawa Barat Terbanyak. *Bisnis.Com*.
<https://finansial.bisnis.com/read/20240307/563/1747467/pengguna-paylater-di-indonesia-134-juta-orang-jawa-barat-terbanyak>
- Iranto, D., Suparno, S., & Nisa, F. R. (2023). The Impact of Instagram as an Online Shop Media and Financial Literacy on Impulsive Buying Behavior among University Students. *AL-ISHLAH: Jurnal Pendidikan*, 15(2), 1404–1412.
<https://doi.org/10.35445/alishlah.v15i2.1690>
- Ismail, S., Faique, F. A., Bakri, M. H., Zain, Z. M., Idris, N. H., Yazid, Z. A., Daud, S., & Taib, N. M. (2017). The role of financial self-efficacy scale in predicting financial behavior. *Advanced Science Letters*, 23(5), 4635–4639.
- Jabar, M. A., & Delayco, M. L. C. (2021). Impulse buying and financial literacy among public elementary and high school teachers in the philippines. *DLSU Business and Economics Review*, 31(1), 42–54.
- Jennifer, J., & Pamungkas, A. S. (2021). Pengaruh self control, financial literacy dan parental socialization terhadap saving behavior. *Jurnal Manajerial Dan Kewirausahaan*, 3(1), 8–15.
- Juita, V., Pujani, V., Rahim, R., & Rahayu, R. (2023). Understanding Impulsive Buying Behaviour Among Buy Now Pay Later (Bnpl) Users and Its Implication for Overconsumption and the Environment. *Management Analysis Journal*, 12(4), 433–440. <http://maj.unnes.ac.id>
- Junaidi. (2021). Aplikasi AMOS dan Structural Equation Modeling (SEM). In *UPT Unhas Press*.
- Katauke, T., Fukuda, S., Khan, M. S. R., & Kadoya, Y. (2023). Financial Literacy and Impulsivity: Evidence from Japan. *Sustainability (Switzerland)*, 15(9), 1–14. <https://doi.org/10.3390/su15097267>

- Kenny, K. (2020). Faktor-Faktor Yang Mempengaruhi Perilaku Menabung Pada Mahasiswa Di Kota Batam. *Conference on Business, Social Sciences and Innovation Technology*, 1(1), 10–22.
- Keuangan, otoritas jasa. (2022). *Literasi Keuangan*.
<https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/Literasi-Keuangan.aspx>
- Keuangan, O. J. (2017). Salinan Surat Edaran Otoritas Jasa Keuangan Nomor 30 /Seojk.07/2017. In *Journal of Chemical Information and Modeling* (Vol. 53, Issue 9).
- Kim, J. E., & Kim, J.-H. (2016). Consumer socialization on adolescent impulsive buying behavior through school and parents: A random effects model. *Family and Environment Research*, 54(4), 385–395.
- Kuhnen, C. M., & Melzer, B. T. (2018). Noncognitive abilities and financial delinquency: The role of self-efficacy in avoiding financial distress. *The Journal of Finance*, 73(6), 2837–2869.
- Lee, T., Park, C., & Jun, J. (2014). Two faces of mobile shopping: Self-efficacy and impulsivity. *International Journal of E-Business Research*, 10(1), 15–32.
<https://doi.org/10.4018/ijebr.2014010102>
- Lee, Y.-G., & Lown, J. M. (2012). Effects of Financial Education and Impulsive Buying on Saving Behavior of Korean College Students. *International Journal of Human Ecology*, 13(1), 159–169.
<https://doi.org/10.6115/ijhe.2012.13.1.159>
- Lestari, F. A. (2017). Rusdarti.(2017). Pengaruh Lingkungan Keluarga dan Pengendalian Diri Terhadap Perilaku Keuangan dengan Literasi Keuangan Sebagai Variabel Intervening. *Economic Education Analysis Journal*, 3(1), 1–10.
- Liu, L., & Zhang, H. (2021). Financial literacy, self-efficacy and risky credit behavior among college students: Evidence from online consumer credit.

Journal of Behavioral and Experimental Finance, 32, 100569.
<https://doi.org/10.1016/j.jbef.2021.100569>

Locke, E. A. (1997). Self-efficacy: The exercise of control. *Personnel Psychology*, 50(3), 801.

Lusardi, A., & Mitchell, O. S. (2014). The Importance of Financial Literacy: Opening a New Field. *Journal of Economic Perspectives*, 37(4), 137–154.
<https://doi.org/10.1257/jep.37.4.137>

Mccormick, M. J., & Martinko, M. J. (2004). Identifying Leader Social Cognitions: Integrating the Causal Reasoning Perspective into Social Cognitive Theory. *Journal of Leadership & Organizational Studies*, 10(4), 2–11.
<https://doi.org/10.1177/107179190401000401>

MH, N., & Chaniago, H. (2017). Faktor Penentu Perilaku Impulsive Buying Pada Fashion Business Di Kota Bandung. *Jurnal Riset Bisnis Dan Investasi*, 2(3), 121–133. <https://doi.org/10.35313/jrbi.v2i3.97>

Mohajan, H. K. (2020). Quantitative research: A successful investigation in natural and social sciences. *Journal of Economic Development, Environment and People*, 9(4), 50–79.

Muti', Atunnisa', Yhadi, F. (2022). *Pengaruh literasi ekonomi dan kontrol diri terhadap perilaku pembelian impulsif pada mahasiswa*.
<https://doi.org/10.18860/dsjpips.v1i3.2061>

Nabavi, R., & Bijandi, M. (n.d.). Bandura ' s social learning theory y social cognitive learning theory razieh tadayon nabavi. *Theories of Developmental Psychology*, January 2012, 24. https://www.researchgate.net/profile/Nuha-Taher/publication/356129244_Bandura's_Social_Learning_Theory_Social_Cognitive_Learning_Theory_by_Razieh_Tadayon_Nabavi_Translation_By_Nuha_hamid_taher/links/618cec2f3068c54fa5cdd986/Banduras-Social-Learning-Theory

Nabilah, M. (2023). *8 Layanan Paylater Terpopuler di Indonesia, Shopee Paylater*

Juara. Katadata. <https://databoks.katadata.co.id/datapublish/2023/10/25/8-layanan-paylater-terpopuler-di-indonesia-shopee-paylater-juara>

Nidar, S. R., & Bestari, S. (2012). Personal financial literacy among university students (case study at Padjadjaran University students, Bandung, Indonesia). *World Journal of Social Sciences*, 2(4), 162–171.

Ningtyas, M. N. (2019). Literasi Keuangan pada Generasi Milenial. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, 13(1), 20–27. <https://doi.org/10.32812/jibeka.v13i1.111>

Ningtyas, M. N., & Vania, A. (2022). Materialism, financial literacy, and online impulsive buying: a study on the post millennial generation in a pandemic period. *Journal of Theory and Applied Management*, 15(1), 1–12.

Noor, N., Batool, I., & Arshad, H. M. (2020). Financial literacy, financial self-efficacy and financial account ownership behavior in Pakistan. *Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1806479>

Novendra, B., & Aulianisa, S. S. (2020). Konsep dan Perbandingan Buy Now, Pay Later. *Rechtsvinding*, 9(2), 183–201. <https://sikapiuangmu.ojk.go.id/>

Novina, P. (2023). Anak Muda Terjerat Pay Later Makin Marak, Ini Data Terbarunya. *CNBC Indonesia*. <https://www.cnbcindonesia.com/tech/20230910143130-37-471096/anak-muda-terjerat-pay-later-makin-marak-ini-data-terbarunya>

Oaten, M., & Cheng, K. (2007). Improvements in self-control from financial monitoring. *Journal of Economic Psychology*, 28(4), 487–501. <https://doi.org/10.1016/j.joep.2006.11.003>

Permana, G. P. L., & Parasari, A. A. A. I. (2019). Pengaruh Hedonic Motivation, Social Influence, Dan Perceived Enjoyment Terhadap Penggunaan Marketplace Pada Umkm Di Bali: Studi Kasus Pada Hipmi Provinsi Bali. *Jurnal Ilmiah Manajemen Dan Bisnis*, 4(1), 90.

<https://doi.org/10.38043/jimb.v4i1.2154>

Purwana, D., Widyastuti, U., & Respati, D. K. (2023). What Drives the Students' Entrepreneurial Intentions? Investigating the Role of Financial Socialization and Entrepreneurial Education. *WSEAS Transactions on Business and Economics*, 20, 1144–1152. <https://doi.org/10.37394/23207.2023.20.102>

Puspadini, M. (2024). Gen Z dan Milenial RI Nggak Paylater Rp 1,12 Triliun. *CNBC Indonesia*. <https://www.cnbcindonesia.com/market/20240116104802-17-506203/gen-z-dan-milenial-ri-nunggu-paylater-rp-112-triliun>

Qomariyah, A., Qibtiyah, G. A., Andesita, F., & Bemby, W. (2022). Financial Literacy, Impulsive Buying Behavior, and the Z-Gen. *Review of Integrative Business and Economics Research*, 11(2), 164–178. <https://www.proquest.com/scholarly-journals/financial-literacy-impulsive-buying-behavior-z/docview/2717879119/se-2>

Qurniawati, S. R., Andreyan, R. D., & Nurohman, A. Y. (2023). Determinan Pembelian Kompulsif pada Mahasiswa Pengguna Buy Now Pay Later. In *Jurnal Ilmiah Wahana Pendidikan* (Vol. 9, Issue 9, pp. 230–238).

Rahmawati, G., & Mirati, E. (2022). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Pengguna Shopee Paylater Pada Generasi Millennial. *Jurnal Multidisiplin Madani*, 2(5), 2415–2430.

Ramadany, C., & Artadita, S. (2022). Pengaruh Literasi Keuangan, Persepsi Kemudahan Penggunaan, Persepsi Manfaat Penggunaan Shopee Paylater terhadap Perilaku Pembelian Impulsif pada Generasi Z di Indonesia. *YUME : Journal of Management*, 6(1), 606–614.

Ratnaningsih, Y. R., & El Halidy, A. (2022). Pengaruh Fomo, Kesenangan Berbelanja Dan Motivasi Belanja Hedonis Terhadap Keputusan Pembelian Tidak Terencana Di E-Commerce Shopee Pada Waktu Harbolnas. *Eqien-Jurnal Ekonomi Dan Bisnis*, 11(03), 1477–1487.

Riaz, S., Khan, H. H., Sarwar, B., Ahmed, W., Muhammad, N., Reza, S., & Ul Haq,

- S. M. N. (2022). Influence of Financial Social Agents and Attitude Toward Money on Financial Literacy: The Mediating Role of Financial Self-Efficacy and Moderating Role of Mindfulness. *SAGE Open*, 12(3). <https://doi.org/10.1177/21582440221117140>
- Rodrigues, R. I., Lopes, P., & Varela, M. (2021). Factors affecting impulse buying behavior of consumers. *Frontiers in Psychology*, 12, 697080.
- Rook, D. W. (1987). The buying impulse. *Journal of Consumer Research*, 14(2), 189–199.
- Rudi, J. H., Serido, J., & Shim, S. (2020). Unidirectional and bidirectional relationships between financial parenting and financial self-efficacy: Does student loan status matter? *Journal of Family Psychology*, 34(8), 949.
- Rumayya, F. R. S., Wahyuni, E., Rohman, M. S., Arini, H. R. B., & Agusti, K. S. (2020). Persepsi Pasar Terhadap Pemanfaatan Fitur Pembayaran Paylater-Laporan Penelitian. *Research Institute of Socio-Economic Development*, 1–43.
- Saptono, A., Wibowo, A., Widyastuti, U., Narmaditya, B. S., & Yanto, H. (2021). Entrepreneurial self-efficacy among elementary students: the role of entrepreneurship education. *Heliyon*, 7(9).
- Sarstedt, M. (2019). Revisiting hair et al.'s multivariate data analysis: 40 years later. In *The Great Facilitator: Reflections on the Contributions of Joseph F. Hair, Jr. to Marketing and Business Research* (pp. 113–119). Springer.
- Sharma, P., Sivakumaran, B., & Marshall, R. (2010). Impulse buying and variety seeking: A trait-correlates perspective. *Journal of Business Research*, 63(3), 276–283.
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J., & Serido, J. (2010a). Financial socialization of first-year college students: The roles of parents, work, and education. *Journal of Youth and Adolescence*, 39, 1457–1470.
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J., & Serido, J. (2010b). Financial

Socialization of First-year College Students: The Roles of Parents, Work, and Education. *Journal of Youth and Adolescence*, 39(12), 1457–1470. <https://doi.org/10.1007/s10964-009-9432-x>

Sibuea, Raymond, Umi Widyastuti, A. M. M. (2023). Determinants of Impulsive Buying on Compulsive Buying in E-Commerce: a Study on College Students in Jabodetabek. *International Journal of Current Economics & Business Ventures*, 4(1), 20–38. <https://scholarsnetwork.org/journal/index.php/ijeb>

Sirsch, U., Zupančič, M., Poredoš, M., Levec, K., & Friedlmeier, M. (2020). Does parental financial socialization for emerging adults matter? The case of Austrian and Slovene first-year university students. *Emerging Adulthood*, 8(6), 509–520.

Situmorang, T. E., & Purba, D. (2019). Perancangan Aplikasi Pengujian Validitas dan Reliabilitas Instrumen Penelitian. *Vol. 2*, 54–58.

Sofian, N. A. (2021). Socialization Factors Influencing on the Impulsive Buying Behavior of Mathematics E-Book for Disability Student. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12(3), 2418–2426.

Sosianika, A., & Juliani, N. (2017). A study of the impulsive buying behavior comparasionbased on consumer's characteristics. *Sigma-Mu*, 9, 9–18.

Suci Perwitasari, A. (2023). Riset Google, Temasek, Bain: Ekonomi Digital Indonesia Capai US\$ 109 Miliar di 2025. *Industri Kontan*. <https://industri.kontan.co.id/news/riset-google-temasek-bain-ekonomi-digital-indonesia-capai-us-109-miliar-di-2025>

Sugiono, B. P., & Tobing, R. (2022). Pengaruh Hedonic Motivation, Cool Motivation dan Socialization Motivation Terhadap Impulsive Buying (Studi Kasus pada Remaja di Kota Maros). *Jurnal Manajemen Dan Bisnis Madani*, 4(2), 24–45. <https://doi.org/10.51353/jmbm.v4i2.643>

Sugiyono. (2022). *Metode Penelitian Kuantitatif* (Setiyawamic (ed.); Cetakan ke). Penerbit Alfabeta.

- Suharyanto, A. (2019). Pengaruh Efisiensi dan Motivasi Kerja terhadap Kinerja Karyawan Melalui Sistem E-Procurement Sebagai Variabel Intervening. *Manajerial*, 6(2), 68. <https://doi.org/10.30587/manajerial.v6i2.922>
- Suratno, S., Rosmiati, R., & Siswono, E. (2021). Pengaruh Online Shop, Lingkungan Teman Sebaya Dan Literasi Keuangan Terhadap Pembelian Implusif Mahasiswa Jurusan Pips Fkip Universitas Jambi. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 2(1), 61–75. <https://doi.org/10.38035/jmpis.v2i1.414>
- Surya, N., & Evelyn, E. (2023). Pengaruh Literasi Keuangan dan Financial Self-Efficacy terhadap Risky Credit Behaviour dalam Penggunaan PayLater. *Jurnal Manajemen Dan Keuangan*, 12(1), 37–60.
- Udayanthi, N. O., Herawati, N. T., & Julianto, I. P. (2018). Pengaruh Literasi Keuangan, Kualitas Pembelajaran dan Pengendalian Diri Terhadap Perilaku Konsumtif (Studi Empiris pada Mahasiswa Jurusan Akuntansi Program S1 Universitas Pendidikan Ganesh). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 9(2).
- VanDellen, M. R., Campbell, W. K., Hoyle, R. H., & Bradfield, E. K. (2011). Compensating, resisting, and breaking: A meta-analytic examination of reactions to self-esteem threat. *Personality and Social Psychology Review*, 15(1), 51–74.
- Verplanken, B., & Herabadi, A. (2001). Individual differences in impulse buying tendency: Feeling and no thinking. *European Journal of Personality*, 15(1_suppl), S71–S83.
- Walizer, M., Wiener, P. L., & Sadiman, A. (1987). *Metode dan Analisis Penelitian: Mencari Hubungan Jilid 2*.
- Watang, K. C. C., & Miswanto, M. (2022). Mood Management as Mediator in Consumer Motivation and Impulsive Buying Relationship. *KINERJA*, 26(1), 137–150.

Widyastuti, U., Respati, D. K., Dewi, V. I., & Soma, A. M. (2024). The nexus of digital financial inclusion, digital financial literacy and demographic factors: lesson from Indonesia. *Cogent Business & Management*, 11(1), 2322778.

Wulandari, R. T., & Damayanti, S. M. (2022). THE IMPORTANCE OF DIGITAL FINANCIAL LITERACY TO ANTICIPATE IMPULSIVE BUYING BEHAVIOR IN BUY-NOW-PAY-LATER MODE. *International Journal of Business and Economy*, 4(3), 170–182.

Zhao, H., & Zhang, L. (2020). Talking money at home: the value of family financial socialization. *International Journal of Bank Marketing*, 38(7), 1617–1634. <https://doi.org/10.1108/IJBM-04-2020-0174>

ZL, A., C, R., & FW, S. (2019). the Influence of Parental Financial Socialisation Techniques on Student Financial Behaviour. *International Journal of Economics and Finance Studies*, 11(2), 72–88. <https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>



*Mencerdaskan dan
Memartabatkan Bangsa*